



# Platinum Card® Statement of Account

**641,235**  
**Membership Rewards® Points Available**  
at 10/09/07, when charges due are paid in full and all accounts are in good standing.

Card For  
JANE HALBRITTER

Account Number  
XXXX-XXXX4-21004

Closing Date  
10/09/07

Page 1 of 12

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$

**Please Pay By  
10/24/07**

Please refer to page 8  
for important information  
regarding your account

To manage your Card account online or to pay your bill, please visit us at [www.americanexpress.com](http://www.americanexpress.com).  
For additional contact information, please see the reverse side of this page.

## Earn Up to One Million Membership Rewards® Points

Join Exclusive Resorts® luxury destination club using your enrolled American Express® Card and you can earn up to one million Membership Rewards points. Make your next vacation--and every one after that unforgettable--as you enjoy access to hundreds of extraordinary multi-million dollar private residences in dozens of the world's most sought-after destinations, all with the service and amenities of a luxury resort.

Call 1-866-883-2656 or visit [www.exclusiveresorts.com/effortless3](http://www.exclusiveresorts.com/effortless3) for membership information, a free Effortless Vacation DVD, and details on earning up to one million Membership Rewards points. Bonus ID: 7442.

**Activity** \* Indicates posting date Amount \$

09/18/07\* ELECTRONIC PAYMENT RECEIVED-THANK

Amount \$

### Due in Full Activity for JANE HALBRITTER

Card XXXX-XXXX4-21004

9/07	TJ MAXX #865 0000008 NEW HARTFORD NY
	5083904745
	GENERAL MDSE
09/09/07	TJ MAXX #865 0000008 NEW HARTFORD NY
	5083904745
	GENERAL MDSE
09/10/07	MACY'S 208 UTICA NEW HARTFORD NY
	IMPULSE

REDACTED

↓ Please fold on the perforation below, detach and return with your payment ↓

### Payment Coupon

Account Number  
3717-577374-21004

**Please Pay By:  
10/24/07**

Continued on Page 3

Please enter account  
number on all checks and  
correspondence.

Make check payable to  
American Express.

**Amount Due**

See Finance Charges  
section on reverse side for  
a description of when  
additional Finance  
Charges are not assessed  
on Features.

Check here if address or  
telephone number has  
changed. Please note  
changes on reverse side.



Mail Payment to:

AMERICAN EXPRESS  
PO BOX 360001  
FT LAUDERDALE FL 33336-0001

0000371757737421004 001965251001965251 08 H

**Payments:** Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. **Allocation of Payments and Credits:** Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion. **Finance Charges:** Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC): We use the ADB method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. **For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the feature.** This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay a New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. **This method of calculating the ADB and FC results in daily compounding of FC.** **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary: In Case of Errors or Questions About Your Bill:** If you think your bill is correct, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe a item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of a six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone  
 1-800-472-9297

Customer Service and  
 Lost or Stolen Card  
 1-800-525-3355  
 24 hours/7 days

Car Rental Loss and  
 Damage Insurance  
 1-800-338-1670

Hearing Impaired  
 (9am-5pm EST)  
 TTY: 1-800-221-9950  
 FAX: 1-800-695-9090  
 In NY: 1-800-522-1897

Large Print and Braille  
 Statements  
 1-800-525-3355

Travel Emergency and  
 Worldwide Personal  
 Assistance and Fine  
 Dining  
 1-800-345-AMEX

Platinum Card Travel  
 Service and Fine Hotels,  
 Resorts & Spas  
 1-800-443-7672

By Invitation Only  
 1-800-321-RSPV



americanexpress.com

Customer Service  
 P.O. Box 981535  
 El Paso, TX  
 79998-1535

Express Cash  
 P.O. Box 981531  
 El Paso, TX  
 79998-1531

Payments  
 PO BOX 360001  
 FT LAUDERDALE  
 FL  
 33336-0001

#### Change of Address

Correct on front  
 not use

Street Address

City, State

Code

Area Code and  
 Home Phone

Area Code and  
 Work Phone

E-mail (optional)

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.


Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy) for more details and to set your email preferences.



in Full continued

Amount \$

09/10/07	MACY'S 208 UTICA NEW HARTFORD NY	
	INC SPORTSWEAR	
	Description	
	JR OTHR RELATED	
	ROC No. 2080357088	
09/10/07	THE PHOENICIAN RESTAN NEW HARTFORD NY	
	THE PHOENICIAN RESTAN	
	EATING PLACES AND RESTAURANTS	
09/10/07	EXPRESS #663 0663 NEW HARTFORD NY	
	315-732-0888	
09/10/07	KOHL'S 155 0155 NEW HARTFORD NY	
	315-768-1653	
09/10/07	A PEGASUS LIMOUSINE S. HACKENSACK NJ	
	2013930006	
	Description Price	
	TAXICABS/LIMOUSINES	
09/10/07	TJ MAXX #865 0000008 NEW HARTFORD NY	
	5083904745	
	GENERAL MDSE	
09/11/07	RITE AID 0609 RITE AROME NY	
	DRUG STORE/PHARMACY	
09/11/07	PRICE CHOPPER #206 ROME NY	
	SUPERMARKET	
09/12/07	BANANA REPUBLIC #816 SYRACUSE NY	
	MEN'S/WOMEN'S CLOTHNG	
09/12/07	GAP #4107/THE GAP #4 SYRACUSE NY	
	MEN'S/WOMEN'S CLOTHNG	
09/12/07	ANN TAYLOR STR: 0338 SYRACUSE NY	
	WOMANS APPAREL/ACC	
09/12/07	MIDAS 712 ROME 712 ROME NY	
	4192437281	
09/12/07	LORD AND TAYLOR SYRACUSE NY	
	APPAREL ACCS	
	ROC No. 0700010142	

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Continued on Page 4

Please detach here

**Travel Insurance Premium Refund/Credit Form**

Please see the back if requesting refunds for TravelAssure, TravelAssure Classic or International Medical Protection. Otherwise, continue below. Please fill out this form to request refunds for travel insurance premiums incurred with the purchase of an airline ticket or a car rental. If you have been charged an insurance premium for one of the reasons listed to the right, please provide the information requested below. Please deduct the total premium refund amount from your total balance due and return this form with your payment. In order to receive a refund, you must fill out this form completely. Failure to do so may result in a delay in processing or a denial of your request.

Please do not fill out this coupon if you cancelled an airline ticket or a car rental reservation and expect credits for these on your American Express account. These premiums will be automatically refunded to you- any refunded premiums will appear as credits on your monthly statement.

**Reasons for Refund/Credit**

- Non-fare airline services charge(s) (e.g. excess baggage, itinerary charges, upgrade, or any other non-air transportation charge)
- An uninsured person
- Non-scheduled airline flights (e.g. private jet)
- Two or more premium charges for same car rental
- Car rental no show
- Other charges unrelated to actual car rental (e.g., gas)
- Car rental in an excluded country
- A vehicle other than a rental car
- Cancelled Trip with non-refundable ticket
- Other reason

Account Number:  
3717-577374-21004

Card Name	Ticket/Rental Amount	Ticket Number	Month Billed	No. of Premiums	Program	Total Premium Refund Requested
"Airline"	\$374.20	001643835	March	1	Travel Delay	\$9.95

Due in Full continued			Amount \$
9/12/07	J CREW RETAIL 604 60SYRACUSE (315) 472-7182 Description Price ARGYLE TROUSER SOCK ARGYLE TROUSER SOCK DEEP V-NECK VEST, B	NY	
9/12/07	SPORTS AUTHORITY #49SYRACUSE 9990000000	NY	
9/12/07	THE SAVOY SAVOY RESTROME 315-3393166 TIP	NY	
9/15/07	HESS 32372 000000000ROME 3153364035	NY	
9/15/07	ECKERD DRUG #5784 ROME 3153395290	NY	
9/15/07	PRICE CHOPPER #206 ROME SUPERMARKET	NY	
9/16/07	GUESS FACTORY STORE CENTRAL VALEY 9149284511	NY	
9/16/07	TIMBERLAND OUTLET #1CENTRAL VLY 9999999999	NY	
9/16/07	BOLO NEW YORK RESTAURANT	NY	
9/16/07	MICHAEL KORS CENTRAL VLLY 9999999999	NY	
9/16/07	BURBERRY #51 CENTRAL VLLY 9149284500	NY	
9/16/07	ANNE FONTAINE WBU CENTRAL VALLE FAMILY CLOTHING	NY	
9/16/07	DVF - The Outlet CenCentral Valle (845)928-5745 DRSOTH DVF VENI D6231362Y7 GOLD 6	NY	
9/16/07	SUNOCO 0042338401RAMAPO SUNOCO 0015016 026025179	NY	
9/17/07	TELECHARGE TICKETINGNEW YORK AVENUE Q SEP 17 (800)543-	NY	

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Continued on Page 5

Premium Refunds for TravelAssure and TravelAssure Classic: please consult the table below to determine how to process your refund.	
Reason for Refund	How to Process Your Premium Refund for TravelAssure or TravelAssure Classic
Reason other than cancelled trip	(A) You're entitled to a full premium refund. Please deduct the total premium refund amount from your total balance due and return this form with your payment. Make sure you complete the grid on the front indicating the refunds you're requesting.
Cancelled my trip	(B) If you don't expect a credit for your airline ticket charge, you're entitled to a partial* premium refund as follows: • For TravelAssure, please deduct \$10 from your total balance due for each premium charge you'd like refunded. • For TravelAssure Classic, please deduct \$8 from your total balance due for each premium charge you'd like refunded. Make sure you complete the grid on the front of this form indicating the refunds you're requesting, and return it with your payment. (C) If you expect credit for your airline ticket charge, you don't need to fill out this form. You'll automatically receive partial* premium refunds once your ticket has been credited on your American Express account. Refunds will appear as credits on your monthly statement.
Insurance premium was charged for a non-insurable person	(D) If you expect credit for your airline ticket charge, you're entitled to a full premium refund as follows: • For TravelAssure, deduct \$18.95 from your total balance due for each premium charge you'd like refunded. • For TravelAssure Classic, deduct \$11.95 from your total balance due for each premium charge you'd like refunded. Make sure you complete the grid on the front of the form indicating the refunds you're requesting, and return it with your payment. Note: you'll automatically receive the remainder of your premium refund once your airline ticket has been credited on your American Express account. The remainder refunds will appear as credits on your monthly statement. (E) If you don't expect a credit for your airline ticket charge, follow the method outlined in section (A) above.
Premium Refunds for International Medical Protection	
Deduct the total premium refund amount you're requesting from the total balance due and return this form with your payment. Please complete the grid on the front indicating the refunds you're requesting. If you expect a credit for your airline ticket charge, don't fill this form out. You'll automatically receive refunds once your ticket is credited on your American Express account. Refunds will appear as credits on your monthly statement. If you have any questions about requesting your refund, please call the number on the back of your American Express Card. For cancelled trips, refunds aren't given for trip cancellation portion of premium since that coverage already went into effect. You'll receive partial refunds of \$10 per TravelAssure and \$8 per TravelAssure Classic charge. You can still submit claims to recover nonrefundable trip costs.	





In Full continued

Amount \$

09/17/07	BEACH BUM TANNING NEW YORK	NY	
	HEALTH & BEAUTY SPA		
09/17/07	BEACH BUM TANNING NEW YORK	NY	
	HEALTH & BEAUTY SPA		
09/17/07	IL CORTILE RESTAURANNEW YORK	NY	
	2122266060		
	FOOD/BEVERAGE		
	TIP		
09/17/07	GAP #7243/THE GAP #7NEW YORK	NY	
	FAMILY CLOTHING		
09/17/07	ALLURE DAY SPA AND HNEW YORK	NY	
	2126445500		
09/18/07	ITUNES MUSIC STORE CUPERTINO	CA	
	COM*PUTER/SOFTWARE		
	ROC No. 3153363664		
09/18/07	NORDSTROM 520 0520 PARAMUS	NJ	
	DEPARTMENT STORE		
	Description		
	BP DENIM		
09/18/07	CAFFE NAPOLI 8819000NEW YORK	NY	
	CAFFE NAPOLI NEW Y		
	TIP		
09/18/07	THE LIMITED 773 0773PARAMUS	NJ	
	201-226-1330		
09/18/07	GUESS #2004 PARAMUS	NJ	
	2015879499		
09/18/07	NEIMAN MARCUS 28 000PARAMUS	NJ	
	DEPARTMENT STORE		
	Description	Price	
	LADIES' SHOE		
09/19/07	CITY HALL NEW YORK	NY	
	RESTAURANT		
	FOOD/BEVERAGE		
	TIP		
09/20/07	SAKS FIFTH AVENUE NYNEW YORK	NY	
	2129402818		
	Description	Price	
	RESTAURANT		
	GRATUITIES		
09/20/07	HMSHOST-NY-THRWD #0QPATTERSONVILL	NY	
	5188872028		
	Description		
	FOOD/BEV		
09/20/07	VZWRLSS-MYACCTVN 3361-800-922-0204	CA	
	VZWRLSS-MYACCTVN 1		
	TELECOM SVC:PREPAID & RECURRING PHONE SE		
09/20/07	New York Palace HoteNew York	NY	
	Arrival Date	Departure Date	
	09/16/07	09/20/07	
	00000000		
	LODGING		
09/20/07	New York Palace HoteNew York	NY	
	Arrival Date	Departure Date	
	09/16/07	09/20/07	
	00000000		
	LODGING		

REDACTED

Continued on reverse

## Due in Full continued

Amount \$

09/21/07	New York Palace Hotel	New York	NY
	Arrival Date	Departure Date	
	09/16/07	09/20/07	
	00000000		
	LODGING		
09/22/07	MARSHALLS #251	00000ROME	NY
	5083904745		
	GENERAL MDSE		
09/22/07	BLOCKBUSTER VIDEO #3	ROME	NY
	9999999999		
09/22/07	New York Palace Hotel	New York	NY
	Arrival Date	Departure Date	
	09/16/07	09/20/07	
	00000000		
	LODGING		
09/22/07	#265 FORT STANWIX	ROME	NY
	3153370397		
	Description	Price	
	GENERAL MERCH	DISE 59.42	
09/23/07	RITE AID 0609 F	AROME	NY
	DRUG STORE/PHARMACY		
09/23/07	PRICE CHOPPER #206	ROME	NY
	SUPERMARKET		
09/24/07	USPS 3571759550	ROME	NY
	3153361500		
09/25/07	CARMEL CAR SERVICE 0	MAMARONECK	NY
	2126629807		
09/25/07	VICTORIA'S SECRET #1	NEW HARTFORD	NY
	315-793-0838		
09/25/07	H&M #11 0011	NEW HARTFORD	NY
	3157970387		
09/25/07	BEECHES RESTAURANT	BROME	NY
	315-3361700		
	TIP		
09/25/07	HESS 32372 000000000	ROME	NY
	3153364035		
09/25/07	TJ MAXX #865 0000008	NEW HARTFORD	NY
	5083904745		
	GENERAL MDSE		
09/26/07	DICK'S SPORTINGGOODS	SEWITT	NY
	SPORTING GOODS STORE		
09/26/07	BONEFISH #9352 30680	FAYETTEVILLE	NY
	3156370491		
	FOOD/BEVERAGE		
	TIP		
09/27/07	TARGET 1476 1476	FAYETTEVILLE	NY
	DISCOUNT STORE		
09/27/07	GERTRUDE HAWK CANDY	SYRACUSE	NY
	CIGAR STORE & STAND		
09/27/07	APPLESTORE R107-CAR	SYRACUSE	NY
	COMPUTER STORE		
09/27/07	LORD AND TAYLOR	SYRACUSE	NY
	APPAREL ACCS		
	ROC No. 0700010320		
09/27/07	LORD AND TAYLOR	SYRACUSE	NY
	APPAREL ACCS		
	ROC No. 0700710226		

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in Full continued

Amount \$

1/27/07	AT&T YS30 7606 654 SYRACUSE	NY			
	8003310500				
1/27/07	BORDERS BOOKS 000991SYRACUSE	NY			
	3154666100				
1/27/07	BORDERS BOOKS 000991SYRACUSE	NY			
	3154666100				
1/27/07	SPIRIT HALLOWEEN 677DEWITT	NY			
	6096455690				
	Description	Price			
	SPECIALTY RETAIL ST				
1/27/07	TJMAXX #0750 0000007FAYETTEVILLE	NY			
	3156377990				
	GENERAL MDSE				
1/27/07	BANANA REPUBLIC #816SYRACUSE	NY			
	MEN'S/WOMEN'S CLOTHNG				
1/28/07	ELM HEALTH 1 NEW YORK	NY			
	2123488500				
1/30/07	PRICE CHOPPER #206 ROME	NY			
	SUPERMARKET				
1/30/07	AMAZON.COM AMZN.COM/BILL	WA			
	MERCHANDISE				
1/30/07	AMAZON.COM AMZN.COM/BILL	WA			
	MERCHANDISE				
1/01/07	US AIRWAYS PHOENIX	AZ			
	US AIRWAYS				
	From:	To:	Carrier:	Class:	
	GREENSBORO NC	CHARLOTTE NC	US	GX	
		FT MYERS FLORIDA	US	2	
		CHARLOTTE NC	US	G	
		GREENSBORO NC	US	F2	
	Ticket Number: 03721470946034		Date of Departure: 10/08		
	Passenger Name: UVANNI/MICHAELJ				
	Document Type: PASSENGER TICKET				
1/01/07	FEDEX PAY-BY-PHONE 8MEMPHIS	TN			
	8006221147				
	Description	Price			
	TRUCKING/MOV				
1/02/07	LIGHT RELIEF 3050718800-7439852	CA			
	CATALOG MERCHANDISE				
1/03/07*	TRANSACTION PROCESSED BY AMERICAN EXPRESS				
	AIRFLIGHT INSURANCE PREMIUM 800-437-9209				
	TKT NO. 03721470946034				
1/03/07*	TRANSACTION PROCESSED BY AMERICAN EXPRESS				
	BAGGAGE INSURANCE PREMIUM				
	TKT NO. 03721470946034				
1/03/07	MARSHALLS #251 00000ROME	NY			
	5083904745				
	GENERAL MDSE				
1/03/07	RITE AID 0609 RITE AROME	NY			
	DRUG STORE/PHARMACY				
1/03/07	JCPENNEY STORE 2008 ROME	NY			
	DEPARTMENT STORE				
	Description				
	JR BOTTOMS				
	CATALOG BOOKS				
1/03/07	STAPLES ROME	NY			
	OFFICE SUPPLIES				

REDACTED

Continued on reverse

Due in Full continued

Amount \$

10/04/07	BARNES & NOBLE 2908 WESTBURY BOOK STORE	NY
10/05/07	APPLE ONLINE STORES CUPERTINO COM*PUTER/SOFTWARE ROC No. 3153363664	CA
10/05/07	EZ PASS PREPAID TOLL 800-333-8655 8003338655	NY
10/05/07	ORIGINAL GRIMALDI'S UTICA RESTAURANT FOOD TIP	NY
10/07/07	HESS 32372 0000000000ROME 3153364035	NY
0/08/07	APPLE ONLINE STORES CUPERTINO COM*PUTER/SOFTWARE ROC No. 3153363664	CA
0/08/07	APPLE ONLINE STORES CUPERTINO COM*PUTER/SOFTWARE ROC No. 3153363664	CA
0/08/07	ITUNES MUSIC STORE CUPERTINO COM*PUTER/SOFTWARE ROC No. 3153363664	CA
0/08/07	PRICE CHOPPER #206 ROME SUPERMARKET	NY

Total Due in Full Activity

REDACTED

Important Notice

Information on Flexible Payment Features

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

For Sign & Travel®, the APR is 18.24%, the DPR is 0.0500%

Please refer to page 2  
for further important  
information regarding  
your account





## Pay Your Quarterly Taxes with Your Card and Earn Rewards

[www.americanexpress.com/taxes](http://www.americanexpress.com/taxes)

Earn rewards while paying your taxes. You can pay your Quarterly Estimated (1040ES) federal, state, and local property taxes as well as Quarterly Employee Withholdings (Form 941) business taxes with your American Express® Card.

(CE 109658)

For additional information, visit [www.americanexpress.com/taxes](http://www.americanexpress.com/taxes)

All federal, state, local and business tax payments made with your Card are subject to a convenience fee charged by either of the two IRS-approved payment processors, Official Payments Corp. and PAY1040.com. All Card terms and conditions apply.

## Select Individual Charges on This Statement to Pay Later

(CE 109674)

Your Platinum Card from American Express has a special service called *Select & Pay Later* that gives you the option to choose virtually any purchase on your statement to pay over time, regardless of size or type. There's no enrollment required, and no fee.

Not all Cardmembers are eligible. Eligibility is based upon Cardmember tenure, creditworthiness and payment history.

## Now Earn Rewards When You Pay Your Mortgage!

Indymac Bank® is now offering the Express Rewards Mortgage™ Program in which you can earn valuable rewards on eligible new purchase or refinanced loans by paying your monthly mortgage payments with your rewards-eligible American Express® Card. Plus, Indymac Bank offers competitive rates and fast closing times, making your loan process simple and hassle-free.

To learn more about Indymac Bank and the Express Rewards Mortgage Program, please visit [www.ndymactloans.com/Rewards\\_19](http://www.ndymactloans.com/Rewards_19) or call 1-800-217-6850.

It is important to understand the features associated with the loan program you choose and how it may impact your financial situation. To qualify, you must close on an eligible new home loan and be authorized by American Express for the anticipated monthly payment. Subject to Program terms and conditions, underwriting approval and loan related closing costs including an initial Program fee. American Express and Indymac Bank are not affiliated and neither is responsible for financial services offered by the other.

(CE 109706)

## Enjoy Fine Dining Around the World

For dinner reservations across town, across the country, or across the ocean, look to the Platinum Dining™ Reservations program available to you as a Platinum Card® member. Every day, a reservation is held at more than 1,300 of the most highly acclaimed restaurants worldwide. So when the need arises for a reservation at a hometown favorite or an outstanding restaurant in another city, we can help.

To make a Dining Program reservation, please call 1-800-345-2639, option 2.

(CE 109673)

Reservations are based on a first-come, first-served basis. All cancellations must be made by calling at least 24 hours in advance of your reservation, otherwise you will be subject to a cancellation fee of \$15 per person (minimum of \$60, maximum of \$120).

## Earn Double Points by Donating to Your Favorite Charities

The GivingExpress® program from American Express connects you to important causes including education, health, and more. Through December 31, 2007, donate to any of the 1 million charitable organizations listed on [americanexpress.com/give0005](http://americanexpress.com/give0005) and you can earn double Membership Rewards® points\* for virtually every dollar you donate with an eligible, enrolled American Express® Card.

To make a donation, go to [americanexpress.com/give0005](http://americanexpress.com/give0005)

(CE 109690)

Terms and conditions of the Membership Rewards program apply. For more information, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards). \*Bonus Points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. 50,000 maximum bonus points per account. Bonus ID: 0549

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

**Earn Up to One Million Membership Rewards® Points**

Earn up to 1,100,000 Membership Rewards points and save up to \$11,000 off the Membership Fee when you join Exclusive Resorts® luxury destination club using your Platinum Card® from American Express. Make your next vacation--and every one after that unforgettable--as you enjoy access to hundreds of extraordinary multi-million dollar private residences in dozens of the world's most sought-after destinations, all with the service and amenities of a luxury resort. Bonus ID: 7442

To find out more about Exclusive Resorts and receive a free Effortless Vacation DVD, call 1-866-883-2463 or visit [www.exclusiveresorts.com/effortless](http://www.exclusiveresorts.com/effortless). Terms and conditions apply.

(CE 109648)

**Now Accepting American Express® Cards!**

**Food Lion** - Now welcomes American Express Cards. This is another convenience brought to you by your friends at Food Lion. Good neighbors. Great prices. [www.foodlion.com](http://www.foodlion.com)

**4checks.com** - Use your American Express Card for great prices on over 800 check designs. Visit [www.4checks.com](http://www.4checks.com) or call 1-800-518-5622 between 8:30am - 7:00pm daily.

**Loggerhead Club & Marina™** - Offers wet and dry slips for lease at 10 locations from Daytona Beach south to Miami. Visit [www.loggerheadclubandmarina.com](http://www.loggerheadclubandmarina.com) or call 1-888-LOGGER2.

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located at the top of your statement or the number that is on the back of your Card.

(CE 109598)

**Classically Elegant Mikimoto Cultured Pearls**

The Mikimoto Akoya Cultured Pearl Graduated Necklace with 18k white gold signature clasp can be every woman's necessity and the classic gift for a loved one. It features Mikimoto 9x7mm graduated Akoya cultured pearls, and is 18 inches long.

Reward Code: **CMP1088**. Points: **250,000**.

Reward yourself with the Mikimoto Akoya Cultured Pearl Graduated Necklace. Visit [www.membershiprewards.com](http://www.membershiprewards.com) or call 1-800-AXP-EARN (297-3276) for reward code **CMP1088**.

(CE 109672)

Terms and conditions for the Membership Rewards First™ program apply. Visit [www.membershiprewards.com/terms](http://www.membershiprewards.com/terms) for more information. Participating partners and available rewards are subject to change without notice.

**Experience Baccarat's Elegant Bar Service Creations**

Baccarat has been the King of crystal and the crystal of kings for over two centuries. Their Harmonie Tumbler #2 Double Old Fashioned bar service has been a best-seller since its creation in 1975. The tumblers are engraved with fine vertical beveled lines, giving this glass a sober and discreet elegance and highlighting the light which is reflected in the served drinks.

Set of two #2 tumblers. Code: **HLX680**. Points: **22,500**.

Terms and conditions for the Membership Rewards First™ program apply. Visit [www.membershiprewards.com/terms](http://www.membershiprewards.com/terms) for more information. Participating partners and available rewards are subject to change without notice.

Reward yourself with the Baccarat Harmonie Tumbler #2 Double Old Fashioned barware. Visit [www.membershiprewards.com](http://www.membershiprewards.com) or call 1-800-AXP-EARN (297-3276) for reward code **HLX680**.

(CE 109631)

**Rejuvenate with a Starwood Spa Collection Package**

The Starwood Spa Collection offers American Express® Cardmembers our exclusive Spa Package which includes a Welcome Spa Gift, \$50 Spa Credit, daily Continental Breakfast and 4pm late checkout with any two-night stay. The Starwood Spa Collection is one of the world's largest international associations of premier-level spas with 50+ properties featured in 26 countries worldwide.

Valid at participating Starwood Spa Collection Hotels for reservations booked in advance, completed by 12/31/07, and paid with any American Express® Card. \$50.00 USD Spa Credit cannot be applied to taxes, gratuities or spa products--not redeemable for cash. Unused credit will be forfeited. 2-night minimum stay required. Stay up to 7 nights at offered rates. Rates are per room, per night, based on availability at time of reservation, does not include additional per room, per night charges imposed or state/local taxes.

Book your qualifying stay today at [www.StarwoodSpaCollection.com](http://www.StarwoodSpaCollection.com)/SpecialOffer or call your nearest Starwood Customer Call Center and mention promo code **TSC**.

(CE 109645)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



Business Platinum Card

OPEN

SM

413,165 Membership Rewards® Points Available  
at 09/30/07, when charges due are paid in full and all accounts are in good standing.

Prepared For  
JANE HALBRITTER  
STONEHEDGE HEALTH

Account Number  
XXXX-XXXXX7-31001

Closing Date  
10/23/07

Page 1 of 3

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$

Please Pay By  
11/07/07

Amount Due  
Includes:  
Past due amount

Please refer to page 2  
for important information  
regarding your account

Your account is past due. Please pay the past due amount immediately. Pay your bill online anytime, anywhere at [www.americanexpress.com/paybill](http://www.americanexpress.com/paybill).

To manage your Account online or to pay your bill, please visit us at [open.americanexpress.com](http://open.americanexpress.com).  
For additional contact information, please see the reverse side of this page.

Activity	Amount \$
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Total of Payment Activity

Due in Full Activity for JANE HALBRITTER  
Card XXXX-XXXXX7-31001

10/23/07 60 Day Late Payment Fee

Total Due in Full Activity

REDACTED

Please fold on the perforation below, detach and return with your payment

Payment Coupon

Account Number  
3727-150517-31001



JANE HALBRITTER  
STONEHEDGE HEALTH  
8231 BAY COLONY DR  
NAPLES FL 34108-7794

Please Pay By:  
11/07/07

To Pay by Computer, visit  
[open.americanexpress.com](http://open.americanexpress.com). To Pay by Phone,  
call 1-800-472-9297.

Amount Due

Please enter account  
number on all checks and  
correspondence.

Make check payable to  
American Express.

See Finance Charges  
section on reverse side for  
a description of when  
additional Finance  
Charges are not assessed  
on Features.

Mail Payment to:

AMERICAN EXPRESS  
PO BOX 360001  
FT LAUDERDALE FL 33336-0001

0000372715051731001 000015620000015620 20 H

**Payments:** Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US. Unless you are paying by computer or by phone, please submit your payment in the enclosed envelope with the payment coupon and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at our discretion and any representations, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we cannot collect the funds electronically at first presentation, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay by Computer, Pay by Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at [www.americanexpress.com](http://www.americanexpress.com). **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement or click on the Customer Service link online. Outside the U.S., call collect or contact the nearest American Express Travel Service Office or other local American Express office.

**Finance Charges:** Average Daily Balance Method for Calculation of Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for each feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature. This gives us the daily balance for the feature for that day and we begin the balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional Finance Charges on features included in this New Balance. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. **This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges.** The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50. **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates which establishments use. **In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction which appears on your statement, write or call the Customer Service department indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. **What We Need From You When You Have a Billing Inquiry:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe and explain why you believe there is an error. If you need more information, describe the item you are unsure about. While we are investigating the amount in question, you are still obligated to pay the parts of your bill that are not in question. Please retain any receipts pertinent to your claim. **In Case of Errors or Questions About Your Electronic Payments:** Please contact us by visiting us online at [open.americanexpress.com](http://open.americanexpress.com), or you can call us at 1-800-IFPAY-AXP. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. **When contacting us:** 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. **Credit Balance:** If a credit balance (designated "CR") is shown on this statement, no payment is required. You may make charges against the credit balance or request a refund. Requests for refunds should be made in writing to the Refund Unit at the Customer Service address indicated on your paper statement, or click on the Customer Service link online. **Creditor:** American Express Bank, FSB. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates fees and grace periods by calling 1-800-518-8866.



To Pay By Phone  
1-800-472-9297

Customer Service  
1-800-492-8468  
24 hours/7 days

Express Cash  
1-800-CASH-NOW

Lost or Stolen Card  
1-800-492-3344

International Collect  
1-623-492-7719

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-9950  
FAX: 1-800-695-9090  
In NY: 1-800-522-1897

Large Print and Braille  
Statements  
1-800-492-8468

Extended Payment  
Option/Select and Pay  
Option Customer  
Service  
1-800-403-1288



[americanexpress.com](http://americanexpress.com)

Customer Service  
P.O. Box 981535  
El Paso, TX  
79998-1535

Express Cash  
P.O. Box 981531  
El Paso, TX  
79998-1531

Payments  
PO BOX 360001  
FT LAUDERDALE  
FL  
33336-0001

Change of Address  
Correct on front  
Not use

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Code

Home Code and  
Home Phone

Work Code and  
Work Phone

Mail (optional)

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy) for more details and to set your email preferences.





Total Savings to Date For This Account Savings Since Jan 2007 Savings This Period Through Oct 22

\$ [ ] [ ] [ ]

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2007
FEDEX - Ground, Express and International shipments	Ongoing				
HERTZ - Car rentals in the U.S.	Ongoing				
COURTYARD BY MARRIOTT - For participating hotels, visit marriott.com/opensavings	Ongoing				
DELTA - Flight purchases	Ongoing				
FAIRFIELD INN BY MARRIOTT - For participating hotels, visit marriott.com/opensavings	Ongoing				
FEDEX KINKO'S OFFICE AND PRINT CENTERS - Document solutions and business services	Ongoing				
GATEWAY - Desktop and notebook PCs, servers, storage solutions, and more	Ongoing				
HYATT - Hotels and resorts in the U.S.	Ongoing				
JETBLUE - Flight purchases	Ongoing				
RUBY TUESDAY - Casual dining	Ongoing				
SYMANTEC - Security and Back-up software including Norton(TM) products	Ongoing				
SPRINGHILL SUITES BY MARRIOTT - For particip. hotels, visit marriott.com/opensavings	Ongoing				
WINGATE BY WYNDHAM- Hotels in the U.S.	Ongoing				
1-800-FLOWERS.COM - Flowers and gifts	Ongoing				

REDACTED

Totals

Other Ways To Save!







# Gold Card® Statement of Account

Document 26-11

Filed 01/18/2018 Page 15 of 40

Earn points on all of your purchases, everywhere you use the Card.  
Visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

Prepared For  
JANE HALBRITTER

Account Number  
XXXX-XXXXX2-64001

Closing Date  
11/08/07

Page 1 of 6

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$

## Payment Not Required

Please refer to page 3 for important information regarding your account

Account cancelled at your request.

To manage your Card account online or to pay your bill, please visit us at [www.americanexpress.com](http://www.americanexpress.com). For additional contact information, please see the reverse side of this page.



## Introducing Gold Card Destinations

No matter how or where you travel, with Gold Card Destinations you can enjoy special amenities, savings, and unique experiences for Gold Card members. From fun family getaways and rejuvenating spa retreats to exciting adventure travel and cruises, there's always something for everyone. Experience travel upgraded.

Visit [www.americanexpress.com/goldtravel](http://www.americanexpress.com/goldtravel)

## Activity

\* Indicates posting date

Amount \$

### Total of Payment Activity

### Due in Full Activity for JANE HALBRITTER

Card XXXX-XXXXX2-64001

Amount \$

11/05/07\* Reversal of Balance Transfer

REDACTED

### Total Due in Full Activity

## Payment Coupon

Account Number  
3727-682012-64001

## Payment Not Required

Continued on Page 3

Please enter account number on all checks and correspondence.

Make check payable to American Express.

## Amount Due

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

Check here if address or telephone number has changed. Please note changes on reverse side.

☐


JANE HALBRITTER  
APT 1720  
8231 BAY COLONY DR  
NAPLES FL 34108-7795



AMERICAN EXPRESS  
PO BOX 360001  
FT LAUDERDALE FL 33336-0001

0000372768201264001 000000000000000000 07 4

**Payments:** Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If a payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. **Allocation of Payments and Credits:** Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion. **Finance Charges: Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC):** We use the ADB method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the feature.* This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay a New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. **This method of calculating the ADB and FC results in daily compounding of FC.** **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary: In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone  
1-800-472-9297

Customer Service  
1-800-528-4800  
24 hours/7 days

Lost or Stolen Card  
1-800-992-3404

Express Cash  
1-800-CASH-NOW

International Collect  
1-336-393-1111

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-9950  
FAX: 1-800-695-9090  
In NY: 1-800-522-1897

Large Print and Braille  
Statements  
1-800-528-4800



americanexpress.com

Customer Service  
P.O. Box 981535  
El Paso, TX  
79998-1535

Express Cash  
P.O. Box 981531  
El Paso, TX  
79998-1531

Payments  
PO BOX 360001  
FT LAUDERDALE  
FL  
33336-0001

#### Change of Address

Direct on front  
not use

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

State

Code

Code and  
Phone

Code and  
Phone

Code (optional)

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at  
[www.americanexpress.com/privacy](http://www.americanexpress.com/privacy) for more details and to set your email preferences.



Prepared For  
JANE HALL

Account Number

XXXXXXXXXXXX6402

Closing Date

11/08/07

Page 3 of 6

Case 1:07-cv-03848-WHP Document 26-1 Filed 01/18/2008 Page 17 of 40

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## Important Notice

### Information on Flexible Payment Features

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

For Sign & Travel®, the APR is 17.74%, the DPR is 0.0486%

Please refer to page 2  
for further important  
information regarding  
your account







Prepared For  
JANE HANSEN

Case 1:07-cv-03848-WHP Document 26-11 Filed 01/18/2008

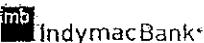
Account Number XXXX XXXXXX 61408 Closing Date 11/08/07

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## Now Earn Rewards When You Pay Your Mortgage!



Indymac Bank® is now offering the Express Rewards Mortgage™ Program in which you can earn valuable rewards on eligible new purchase or refinanced loans by paying your monthly mortgage payments with your rewards-eligible American Express® Card. Plus, Indymac Bank offers competitive rates and fast closing times, making your loan process simple and hassle-free.

It is important to understand the features associated with the loan program you choose and how it may impact your financial situation. To qualify, you must close on an eligible new home loan and be authorized by American Express for the anticipated monthly payment. Subject to Program terms and conditions, underwriting approval and loan related closing costs including an initial Program fee. American Express and Indymac Bank are not affiliated and neither is responsible for financial services offered by the other.

To learn more about Indymac Bank and the Express Rewards Mortgage Program, please visit [www.ndymacloans.com/Rewards\\_19](http://www.ndymacloans.com/Rewards_19) or call 1-800-217-6850.

(CE 109706)

## Pay Your Quarterly Taxes with Your Card and Earn Rewards



Earn rewards while paying your taxes. You can pay your Quarterly Estimated (1040ES) federal, state, and local property taxes as well as Quarterly Employee Withholdings (Form 941) business taxes with your American Express® Card.

[www.americanexpress.com/taxes](http://www.americanexpress.com/taxes)

(CE 109658)

For additional information, visit [www.americanexpress.com/taxes](http://www.americanexpress.com/taxes)

All federal, state, local and business tax payments made with your Card are subject to a convenience fee charged by either of the two IRS-approved payment processors, Official Payments Corp. and PAY1040.com. All Card terms and conditions apply.

## Raise a Glass: Exclusive Case of Wines. Less Than Half Price



Order a 12-bottle case of fine wines from the country's leading home delivery wine merchant for just \$89.99 (plus \$16.95 shipping & tax)--that's under half the regular price of \$188.99! The case contains wines from around the world, including rich Australian Shiraz, classic French Pinot Noir, crisp, zesty New Zealand Sauvignon and light, refreshing Italian Pinot Grigio. Delivered direct to your door, complete with tasting notes and food matches. Covered by our 100% money-back guarantee of satisfaction. Please drink responsibly.

Offer valid when you pay with any American Express® Card. Must be 21 years old to consume alcohol. Valid in states: AZ, CA, CO, CT, DC, FL, ID, IL, IA, IN, LA, MA, MI, MN, MO, MT, NE, NV, NH, NJ, NM, NY, NC, ND, OH, OR, TX, VA, VT, WA, WV, WI, WY.

To order, call 1-800-982-1906 quoting ANS001. (Customer lines open Mon-Fri 7:30am-10pm, Sat-Sun 8am-5pm CST). Or visit [www.4seasonswine.com/ANS001](http://www.4seasonswine.com/ANS001). Allow 10-14 days for delivery. One time offer. Valid until December 31, 2007. (CE 109661)

## Travel Medical Protection - Travel with Peace of Mind



Travel Medical Protection, offered exclusively to American Express® Cardmembers, provides insurance coverage for up to \$100,000 for eligible expenses related to evacuations and medical and dental emergencies, while on a Covered Trip traveling anywhere in the world, when more than 150 mile radius from Your Permanent Residence for up to 45\* days whether driving, on a cruise ship, flying on a Scheduled Airline or taking the railroad.

Travel Medical Protection is underwritten by AMEX Assurance Company, Administrative Office, De Pere, Wisconsin. Coverage is subject to the terms, conditions, and exclusions of Master Policies (varies per state) AX0950, AX0916, AX0124 or Policy Form Number TMP-IND and is subject to change with notice. \*In most states.

There are some things you can't pack in a suitcase, like adequate insurance. So, travel with peace of mind! To learn more about the coverage or how You can enroll yourself and your loved ones, call 1-800-618-8302 and mention RSVP code E64. (CE 109678)

## Earn Up to One Million Membership Rewards® Points



Join Exclusive Resorts® luxury destination club using your enrolled American Express® Card and you can earn up to one million Membership Rewards points. Make your next vacation--and every one after that--unforgettable--as you enjoy access to hundreds of extraordinary multi-million dollar private residences in dozens of the world's most sought-after destinations, all with the service and amenities of a luxury resort. Bonus ID: 7442

Call 1-866-871-5186 or visit [www.exclusiveresorts.com/effortless2](http://www.exclusiveresorts.com/effortless2) for membership information, a free Effortless Vacation DVD, and details on earning up to one million Membership Rewards points.

(CE 109644)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

**Receive a \$50 Resort Credit & Free Night at Hyatt Resorts**

Book Sunshine on Sale® at a participating Hyatt Resort in the U.S. and Caribbean this fall for stays between August 1 and December 19, 2007, and receive a free night. When you book and pay with an American Express® Card you can also receive a \$50 Hyatt resort credit. Take advantage of all the romance our resort destinations have to offer.

Valid 8/1/07-12/19/07 at participating Hyatt Resorts in the U.S. and Caribbean. Subject to availability. Advance reservations required. Must use offer code **AEFALL**. Free night offer requires a minimum length of stay, which varies by date and hotel. Free night is deducted at checkout. Based on double occupancy, standard guestroom accommodations unless otherwise noted. No refunds for any unused portion of offer. Offer not valid for groups/conventions. Not combinable with other offers. Blackout periods may apply.

Book your stay today at [www.hyattfall.com/axppromo](http://www.hyattfall.com/axppromo). Must book and pay with an American Express Card to receive \$50 resort credit issued at checkout.

(CE 109708)

**Beyond the Beach with American Express Travel**

Plan your next vacation to the Caribbean, Bermuda, or the Islands of the Bahamas and receive American Express Exclusives\* including double Membership Rewards® points\*\* when you book through American Express Travel.

Valid on new vacation package bookings through 12/31/08 for travel through 12/31/08. Deposit and final payment must be made on an American Express® Card. Offer, participating destinations, prices and suppliers subject to availability and changes without notice. Restrictions may apply. \*\*To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at time of purchase of vacation package through an American Express Travel Services location in the U.S. and must charge your qualifying vacation package to an eligible, enrolled American Express Card. Some Cards require enrollment and the payment of an annual program fee. Terms and conditions may vary. Double Membership Rewards points are awarded on vacation package spend only. Airfare, other purchases and arrangements made during your vacation stay, and any charges not included in the vacation package are not eligible for double Membership Rewards points. Promo Code C6560001

Bonus points will be credited to your Program account within 10-12 weeks after completion of travel. May not be combined with other Membership Rewards bonus points offers. For more information on Program, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards), or call 1-800-AXP-EARN (297-3276). Bonus ID: 1777

To earn Double Membership Rewards points on your beach vacation, call your local American Express Travel professional at 1-866-AXP-2809 or visit [www.americanexpress.com/gocaribbean](http://www.americanexpress.com/gocaribbean). CST# 1022318-10, Washington UBI# 600 469 694, ML# 1192, TA 002 Registered Iowa Travel Agency, NV# 2001-0126. (CE 109642)

**Complimentary Golf at Some of World's Best Resorts!**

The Preferred Golf Club offers one complimentary round of golf at each of the 40 world-class participating resorts, such as The K Club, The Broadmoor, Mauna Lani Resort and Ginn Reunion. The annual membership fee is \$595, paid with any American Express® Card and is based on a minimum two-night stay. For a complete list of resorts and other Club benefits, visit [www.preferredgolf.com](http://www.preferredgolf.com)

The annual membership fee is \$595, which must be paid for with any American Express Card. Complimentary golf offer is valid based on a minimum of a two-night stay at participating Preferred Hotel Group Hotels and Resorts. For full offer details and complete terms and conditions, please visit [www.preferredgolf.com](http://www.preferredgolf.com)

Join the Preferred Golf Club, exclusively for American Express Cardmembers. To receive exclusive access to world-class golf, enter Promotion Code **AMEXST01** and receive member benefits through December 31, 2008!

(CE 109707)

**Million More Reasons to Redeem**

Browse, compare prices and then redeem Membership Rewards® points. Don't have enough points? Partial points allow you to pay part of your purchase by redeeming available points and charging the remainder, if any, to your Card. Need it overnight? shopAmex® has popular merchants, most offering second-day and overnight shipping. Redeem now: [www.shopAmex.com/cardstatement](http://www.shopAmex.com/cardstatement)

Start shopping now: [www.shopAmex.com/cardstatement](http://www.shopAmex.com/cardstatement)

(CE 109676)

Terms and conditions for the Membership Rewards® program apply. Visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) for more information. Participating partners and available rewards are subject to change without notice

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



# Membership Rewards First<sup>SM</sup> Monthly Statement and Program News

For questions about your  
Membership Rewards account,  
call  
**1-800-297-1300**

www.americanexpress.com/rewards

American Express  
Membership Rewards  
P.O. Box 297813  
Fort Lauderdale, FL 33329-9785

Statement Period  
**June 1, 2007 - June 30, 2007**  
Account activity after this period does not appear on this statement

MEMBERSHIP  
**rewards**  
FIRST<sup>SM</sup>

Prepared for  
**JANE HALBRITTER**  
Membership Rewards<sup>®</sup> Account Number  
**1M84761600**

Total Points Balance

**600,437**

Points Earned this Period are  
pending until charges are paid in  
full and all your accounts are in  
good standing. Points Earned this  
Period may include Bonus Points.

Points Earned this Period

**13,916**

## Account Summary

Opening points balance	586,521
Points earned this period	+13,916
Points used this period	0
Reinstated points and adjustments	0
<b>Total points balance</b>	<b>=600,437</b>

## Points Earned this Period

5/01/07 - 06/30/07	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Latinium XXX-XXXXX4-21004	13,382	0	13,382
Business Platinum XXX-XXXXX7-31001	467	0	467
Gold XXX-XXXXX2-64001	67	0	67
<b>Totals</b>	<b>13,916</b>	<b>0</b>	<b>13,916</b>

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number listed below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-297-1300. For international, call collect 305-816-2799.

## Introducing the Membership Rewards First<sup>SM</sup> Program

Introducing a new level of the Membership Rewards program, featuring more flexible benefits and sought-after brands than ever before. These enhancements have been designed to reflect your life, making this an exclusive rewards program unlike any other.

Experience everything  
that's been enhanced  
for you at [www.membershiprewards.com/whatsnewfirst](http://www.membershiprewards.com/whatsnewfirst)

(MR Message 9305)

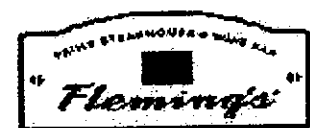
MEMBERSHIP  
**rewards**  
FIRST<sup>SM</sup>

## Dine at Fleming's Prime Steakhouse & Wine Bar!

Turn an evening out into a memorable occasion. Fleming's Prime Steakhouse & Wine Bar is renowned for its stylish steakhouse dining, lively atmosphere and innovative wine list, offering 100 wines by the glass. Private dining rooms are also available. Redeem Membership Rewards<sup>®</sup> points for a \$50 or \$100 Gift Card good towards your dining experience at Fleming's Prime Steakhouse & Wine Bar. For more information or to find a location nearest to you, visit [www.flemingssteakhouse.com](http://www.flemingssteakhouse.com)

To start redeeming  
today, log on to [www.membershiprewards.com](http://www.membershiprewards.com)  
or call  
**1-800-AXP-EARN**  
(297-3276).

(MR Message 3253)



Continued on reverse

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

**Discount  
OfficeSupplies.com**

**Earn Double Membership Rewards® Points from DiscountOfficeSupplies.com**

Shop at DiscountOfficeSupplies.com, an ultimate online source for everyday office essentials, and earn double points. Stock up your small business or home office with an amazing selection of over 40,000 items ranging from office basics to the latest electronics. Enter promotion code AMEXMR26 and receive free shipping\*!

Bonus points offer valid through 12/31/07. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Program account within 6-8 weeks after charges appear on your billing statement. Bonus ID 4309. \*Free standard shipping offer valid through 12/31/07 only when you enter promotion code AMEXMR26 (in all capital letters) during checkout. Free shipping cannot be combined with any other offers and may not apply to select oversize and furniture items nor on orders to Hawaii or Alaska.

Shop at **DiscountOfficeSupplies.com** and earn double points PLUS free shipping when you enter code **AMEXMR26 (ALL CAPS)** through 12/31/07.

(MR Message 3461)

**KitchenAid®**

**Mix It Up! Redeem Now for the KitchenAid Artisan Series Stand Mixer!**

Powerful 325-watt KitchenAid Artisan unit is the perfect addition to your kitchen. It mixes up to 9 cups of flour or whips 7 pounds of mashed potatoes with ease! Features a flat beater, dough hook and wire whip accessories to effortlessly beat, knead and whip a wide variety of ingredients. 5 qt capacity.

(Reward Code: HLX25; Points: 44,500; Expiration Date: 9/15/07).

Terms and conditions of the Membership Rewards® program apply.

To redeem, visit **www.membershiprewards.com/KitchenAidStandMixer** or call **1-800-AXP-EARN (297-3276)** by September 15, 2007.

(MR Message 4500)

**A True Story.**

**L'OCCITANE**  
EN PROVENCE

**Redeem Membership Rewards® Points for a L'Occitane Gift Card!**

Experience the essence of the Mediterranean by choosing L'Occitane Gift Cards for \$25, \$50, \$100 and \$150. World-renown for luxurious personal care products and gift giving, enjoy L'Occitane for the skin, hair, body and home.

To start redeeming Membership Rewards points today, log on to **www.membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 8375)

**THE  
SHARPER  
IMAGE**

**Redeem Membership Rewards® Points for a Sharper Image Gift Card!**

Discover all kinds of innovative products that you can buy today--fantastic gifts, great games, and fun toys--in every price range for work, home and play.

To start redeeming today, log on to **www.membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.  
(MR Message 7381)

**shopAmex**

**1 Million More Reasons to Redeem**

Browse, compare prices and then redeem Membership Rewards® points. Don't have enough points? Partial points allow you to pay part of your purchase by redeeming available points and charging the remainder, if any, to your Card. Need it overnight? shopAmex® has popular merchants, most offering second-day and overnight shipping.

Start redeeming now: **www.shopAmex.com/cardstatement**

(MR Message 0436)

Redeem now: **www.shopAmex.com/cardstatement**

Terms and conditions for the Membership Rewards program apply. Visit **www.americanexpress.com/rewards** for more information. Participating partners and available rewards are subject to change without notice.

rs are made only to Cardmembers who meet certain qualifying criteria. By responding you will be losing to the merchant that you meet these criteria.





## Enchanting Experiences at Raffles Hotels & Resorts

www.firstcollection.com

(CE 109328)

Raffles Hotels & Resorts is a collection of award-winning, landmark hotels that are distinguished by their signature residential charm. Each is located in destinations of extraordinary appeal and is richly infused with the inimitable Raffles service "like a gentle breeze." Reward yourself with a legendary Raffles experience—one that is reserved for the privileged travellers only.

Terms and conditions for the Membership Rewards® First program apply. Visit [www.membershiprewards.com/terms](http://www.membershiprewards.com/terms) for more information. Participating partners and available rewards are subject to change without notice.

## Join Exclusive Resorts Now and Save Up to \$10,000

To find out more about Exclusive Resorts and receive a free Effortless Vacation DVD, call 1-866-884-3457 or visit [www.exclusiveresorts.com/platinum1](http://www.exclusiveresorts.com/platinum1). Terms and conditions apply.

(CE 109322)



Join Exclusive Resorts using your Platinum Card® from American Express and you can save up to \$10,000. Make your next vacation—and every one after that—better as you enjoy access to hundreds of multi-million dollar private homes in dozens of beach, mountain, metropolitan and leisure destinations worldwide, all with the service and amenities of luxury resorts.

## Our Event Tickets Have Extra Protection

For more information, please call the number on the back of your Card.

(CE 109329)

Small crises can derail even the best-laid plans. You have less to worry about with the Event Ticket Protection Plan\*. Ticketholders who are unable to use an eligible Ticket due to a Covered Incident like theft, Destroyed Tickets, and Medical Emergencies may receive reimbursement up to \$2,000 per Occurrence. Coverage is limited to two Occurrences per 12-month period for Tickets purchased entirely with the Card.

\*The Event Ticket Protection Plan is underwritten by AMEX Assurance Company, Administrative Office, De Pere, WI. Coverage is determined by the terms, conditions and exclusions of Policy AX0974 and is subject to change with notice. This document does not supplement or replace the Policy.

## Car Rental Loss and Damage Insurance Plan\*

Just call 1-800-338-1670 for more information and eligibility requirements.

(CE 109327)

Use your Platinum Card to reserve and pay for an auto rental! The Car Rental Loss and Damage Insurance Plan provides coverage for theft of or damage to most rental vehicles. Simply decline the collision damage waiver (CDW) or similar option offered by the Commercial Car Rental Company. This coverage is excess to your other sources of insurance and applies for the first 30 days of an auto rental if rented from a Car Rental Company.

\*Car Rental Loss and Damage Insurance is underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is determined by the terms, conditions, and exclusions of Policy AX0925 and is subject to change with notice. This document does not supplement or replace the Policy.

## How Earn Rewards When You Pay Your Mortgage!

To learn more about Indymac Bank and the Express Rewards Mortgage program, please visit [www.indymacloans.com/Rewards\\_08](http://www.indymacloans.com/Rewards_08) or call 1-888-917-3863.

(CE 109314)

Indymac Bank® is offering the Express Rewards Mortgage™ program in which you can earn valuable rewards on eligible new loans by paying your monthly mortgage payments with your rewards-eligible American Express® Card. Plus, Indymac Bank offers competitive rates and fast closing times, making your loan process simple and hassle-free.

It is important to understand the features associated with the loan program you choose and how it may impact your financial situation. To qualify, you must close on an eligible new home loan and be authorized by American Express for the anticipated monthly payment. Subject to Program terms and conditions, underwriting approval and loan related closing costs including an initial Program fee. American Express is not responsible for financial services offered by Indymac Bank.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



## Now Accepting American Express® Cards!



**Sport Clips** - Top 50 fastest-growing hair-care franchise specializing in men and boys. Sports on TV. Hot towels. Massaging shampoos. Visit [www.SportClips.com](http://www.SportClips.com) for one near you.

**Troy University** - Enroll now at over 60 campuses serving more than 28,000 students in 16 states and through eCampus. Go to [www.troy.edu](http://www.troy.edu) or call 1-800-551-9716.

**Voyage by Pascale** - Your Caribbean and Mexico specialist for the discerning traveler. For more information or reservations, call 1-866-312-1440 or e-mail [pascale@voyagebp.com](mailto:pascale@voyagebp.com)

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located at the top of your statement or the number that is on the back of your Card.

(CE 109237)

## Earn Double Miles with the Delta SiteSeer Challenge

Delta and American Express are sending teams of people around the world and capturing their adventures on video. Cardmembers can earn up to 2,000 bonus miles from Delta SkyMiles® by voting for their favorites and double flown miles by purchasing tickets.

Enroll by 9/30/07 at [www.delta.com/challenge](http://www.delta.com/challenge)

Enroll at [www.delta.com/challenge](http://www.delta.com/challenge)

(CE109271)

DELTA

Terms and conditions apply. Visit [www.delta.com/challenge](http://www.delta.com/challenge) for complete offer details and terms and conditions.

## FREE Nike Golf Amenity Package



Use any American Express® Card when enrolling in the ESPN Golf Schools and receive an exclusive amenity package from Nike Golf worth over \$125. ESPN Golf Schools offers a variety of programs across the U.S. to help you improve your golf game. The latest equipment from Nike Golf is included in all programs. Log on to [www.espngolfschools.com](http://www.espngolfschools.com) for dates and locations.

Offer valid through 12/31/07 on enrollment for 2007 schools only and cannot be combined with any other offers. An American Express Card must be used at time of golf school purchase to be eligible to receive amenity package. Eligible participants will receive their amenity package onsite at their golf school. Participants in corporate golf schools are not eligible for the package. Cardmembers redeeming Membership Rewards® points will not be eligible to receive the amenity package.

[www.espngolfschools.com](http://www.espngolfschools.com)

(CE 109357)

## Experience the Regent Palms, Turks & Caicos



Book your stay with any American Express® Card and enjoy a \$100 credit during your stay at the luxurious Regent Palms. Relax on the pristine shores of the Grace Bay Beach and enjoy world-class amenities.

To redeem offer, you must use any American Express Card and mention offer code AMX75CRD. Valid for stays completed by December 31, 2007. Offer not valid with other promotions or towards existing bookings. Cancellation charges and blackout dates may apply. Cancellation must be received 24 hours before arrival. One \$100 credit per room applicable to all non-room hotel stay charges. Guest forfeits any of the credit not used during eligible stay. The credit has no cash value. "Stay" is defined as one night.

Visit [www.RegentHotels.com/AmericanExpress](http://www.RegentHotels.com/AmericanExpress) and use promo code AMX75CRD when making your reservation.

(CE 109358)

## Pay Your Quarterly Taxes with Your Card and Earn Rewards



Earn rewards while paying your taxes. You can pay your Quarterly Estimated (1040ES) federal, state, and local property taxes as well as Quarterly Employee Withholdings (Form 941) business taxes with your American Express® Card. For additional information, visit [www.americanexpress.com/taxes](http://www.americanexpress.com/taxes)

[www.americanexpress.com/taxes](http://www.americanexpress.com/taxes)

(CE 109312)

All federal, state, local and business tax payments made with your Card are subject to a convenience fee charged by either of the two IRS-approved payment processors, Official Payments Corp. and PAY1040.com. All Card terms and conditions apply.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



**Platinum Card®**  
**Statement of Account**

Case 1:07-cv-03848-WHP Document 26-11

Filed 01/18/2008 Page 25 of 40  
**Membership Rewards®**  
**Points Available**  
at 11/09/07, when charges due are paid in full and all accounts are in good standing.

Prepared For  
**JANE HALBRITTER**

Account Number  
**XXXX-XXXXX4-21004**

Closing Date  
**11/09/07**

Page 1 of 12

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustme.	New Balance \$

**Please Pay By**  
**11/24/07**

Please refer to page 7 for important information regarding your account

To manage your Card account online or to pay your bill, please visit us at [www.americanexpress.com](http://www.americanexpress.com). For additional contact information, please see the reverse side of this page.



**Protect Your Identity. Protect Your Credit**

With CreditSecure® from American Express, you'll get the tools you need to help protect one of your most valuable assets--your credit. You'll receive unlimited access to your credit reports and scores from all three national credit bureaus, along with 24/7 credit monitoring, and much more. . .

To learn more, or to take advantage of our 30-day review period, visit us at [www.americanexpress.com/creditprotection](http://www.americanexpress.com/creditprotection)

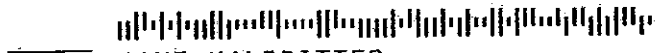
Activity		Amount \$	
* Indicates posting date			
** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.			
10/15/07*	ELECTRONIC PAYMENT RECEIVED: THANK		
Due in Full Activity for JANE HALBRITTER		Foreign Spending	Amount \$
Card XXXX-XXXXX4-21004			
10/24/07	AMAZON.COM AMZN.COM/BILL WA		REDACTED
	DIRECT MKTG INTERNET		
11/05/07*	Balance Transfer		
10/04/07	FEDEX# 861913022540 MEMPHIS TN		
	FedEx #1-800-622-1147		
	TO: JANE HALBRITTER NY		
	FROM: HALBRITTER, JANE 34108		
	001 2DAY PAK 2LB AWB861913022540		
	FedEx #1-800-622-1147		

REDACTED

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**

Account Number  
**3717-577374-21004**



**JANE HALBRITTER**  
**APT 1702**  
**8231 BAY COLONY DR**  
**NAPLES FL 34108-7794**

Mail Payment to:



**AMERICAN EXPRESS**  
**PO BOX 360001**  
**FT LAUDERDALE FL 33336-0001**

**Please Pay By:**  
**11/24/07**

Continued on Page 3

Please enter account number on all checks and correspondence.

Make check payable to American Express.

**Amount Due**

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

Check here if address or telephone number has changed. Please note changes on reverse side.

☐

0000371757737421004 002275454002275454 08 H

**Payments:** Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be posited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. **Allocation of Payments and Credits:** Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion. **Finance Charges:** **Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC):** We use the ADB method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the feature.* This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay a New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. **This method of calculating the ADB and FC results in daily compounding of FC.** **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary: In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment you must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the merchandise for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of a six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone  
1-800-472-9297

Customer Service and  
Lost or Stolen Card  
1-800-525-3355  
24 hours/7 days

Car Rental Loss and  
Damage Insurance  
1-800-338-1670

Hearing Impaired  
(9am-5pm EST)  
TTY: 1-800-221-9950  
FAX: 1-800-695-9090  
In NY: 1-800-522-1897

Large Print and Braille  
Statements  
1-800-525-3355

Travel Emergency and  
Worldwide Personal  
Assistance and Fine  
Dining  
1-800-345-AMEX

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Resorts & Spas  
1-800-443-7672

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P.O. Box 981535  
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Home Phone

Zip Code and  
Work Phone

E-mail (optional)

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## Due in Full continued

\*\* Foreign Currency conversion rate  
is base rate plus 2%. See page 2 for details.

Foreign Spending

Amount \$

10/04/07 FEDEX# 861913024315 MEMPHIS TN  
FedEx #1-800-622-1147  
TO: CONNIE DECEMBER FL  
FROM: HALBRITTER, JANE 34108  
001 EXP SVR PKG 15LB AWB861913024315  
FedEx #1-800-622-1147

10/08/07 GARY M PRICE MD FACP238-415-1111 FL  
239-415-1111

10/10/07 US AIRWAYS PITTSBURGH PA  
US AIRWAYS  
Routing Details Not Available  
Ticket Number: 03721478173766 Date of Departure: 10/10  
Passenger Name: UVANNI/MICHAELJ  
Document Type: PASSENGER TICKET

10/10/07 SKECHERS-USA #0011 0CENTRAL VALLE NY  
8459281459  
Description  
GENERAL MERCHANDISE

10/10/07 WALDORF ASTORIA GAR#NEW YORK NY  
2128724640  
Description Price  
PARKING LOT/GARAGE

10/10/07 SUNOCO 0587018301WALLKILL NY  
SUNOCO  
0121100 028427204

10/11/07 ITUNES MUSIC STORE CUPERTINO CA  
COM\*PUTER/SOFTWARE  
ROC No. 3153363664

10/11/07 FEDEX# 861913022530 MEMPHIS TN  
FedEx #1-800-622-1147  
TO: JANE HALBRITTER NY  
FROM: HALBRITTER, JANE 34108  
001 2DAY PAK 4LB AWB861913022530  
FedEx #1-800-622-1147

10/12/07\* TRANSACTION PROCESSED BY AMERICAN EXPRESS  
AIRFLIGHT INSURANCE PREMIUM 800-437-9209  
TKT NO. 03721478173766

REDACTED

Continued on Page 4

Please detach here

## Travel Insurance Premium Refund/Credit Form

Please see the back if requesting refunds for TravelAssure, TravelAssure Classic or InternationalMedicalProtection. Otherwise, continue below. Please fill out this form to request refunds for travel insurance premiums incurred with the purchase of an airline ticket or a car rental. If you have been charged an insurance premium for one of the reasons listed to the right, please provide the information requested below. Please deduct the total premium refund amount from your total balance due and return this form with your payment. In order to receive a refund, you must fill out this form completely. Failure to do so may result in a delay in processing or a denial of your request.

Please do not fill out this coupon if you cancelled an airline ticket or a car rental reservation and expect credits for these on your American Express account. These premiums will be automatically refunded to you- any refunded premiums will appear as credits on your monthly statement.

## Reasons for Refund/Credit

- Non-fare airline services charge(s) (e.g. excess baggage, itinerary charges, upgrade, or any other non-air transportation charge)
- An uninsured person
- Non-scheduled airline flights (e.g. private jet)
- Two or more premium charges for same car rental
- Car rental no show
- Other charges unrelated to actual car rental(e.g., gas)
- Car rental in an excluded country
- A vehicle other than a rental car
- Cancelled Trip with non-refundable ticket
- Other reason

Account Number:  
3717-577374-21004

Vendor Name	Ticket/Rental Amount	Ticket Number	Month Billed	No. of Premiums	Program	Total Premium Refund Requested
*Airline*	\$374.20	001643835	March	1	Travel Delay	\$9.95



ue in Full continued

\*\* Foreign Currency conversion rate  
is base rate plus 2%. See page 2 for details.

Foreign Spending

Amount \$

1/12/07	TRANSACTION PROCESSED BY AMERICAN EXPRESS BAGGAGE INSURANCE PREMIUM TKT NO. 03721478173766	
1/12/07	ECKERD DRUG #5784 ROME NY 3153395290	
1/13/07	MAX MARA FIRENZE WOMEN'S CLOTHING	
1/14/07	SOGGIORNO RONDINELLI FIRENZE LODGING	
1/14/07	OSTERIA DEL TEATRO CORTONA RESTAURANT	
1/15/07	I ROCCHI CORTONA FAMILY CLOTHING	
1/15/07	GALLERIA NAZIONALE CORTONA FURNITURE/HOME STORE	
1/17/07	FATAMORGANA MONTEPULCIANO FAMILY CLOTHING	REDACTED
1/18/07	OSCAR DE LA RENTA CENTRAL VALLE NY WOMEN'S CLOTHING	
1/18/07	ALBERGO RIST LA CHIUMONTEFOLLONICO LODGING	
1/18/07	FEMME SISTINA ROMA BEAUTY/BARBER SHOP	
1/18/07	GIANFRANCO FERRE ROMA FAMILY CLOTHING	
1/19/07	HOTEL EDEN ROMA LODGING	
1/19/07	PRADA STORES ROMA MEN'S/WOMEN'S CLOTHING	
1/19/07	STESAMI WOLFORD ROMA FAMILY CLOTHING	
1/20/07	HOTEL EDEN ROMA LODGING	
1/20/07	HOTEL EDEN ROMA LODGING	

\*\*European Union  
Euro

Continued on Page 5

Premium Refunds for TravelAssure and TravelAssure Classic please consult the table below to determine how to process your refund.

Reason for Refund	How to Process Your Premium Refund for TravelAssure or TravelAssure Classic
Reason other than cancelled trip	(A) You're entitled to a full premium refund. Please deduct the total premium refund amount from your total balance due and return this form with your payment. Make sure you complete the grid on the front indicating the refunds you're requesting.
Cancelled my trip	(B) If you don't expect a credit for your airline ticket charge, you're entitled to a partial* premium refund as follows: • For TravelAssure, please deduct \$10 from your total balance due for each premium charge you'd like refunded. • For TravelAssure Classic, please deduct \$8 from your total balance due for each premium charge you'd like refunded. Make sure you complete the grid on the front of this form indicating the refunds you're requesting, and return it with your payment. (C) If you expect credit for your airline ticket charge, you don't need to fill out this form. You'll automatically receive partial* premium refunds once your ticket has been credited on your American Express account. Refunds will appear as credits on your monthly statement.
Insurance premium was charged for a non-insurable person	(D) If you expect credit for your airline ticket charge, you're entitled to a full premium refund as follows: • For TravelAssure, deduct \$18.95 from your total balance due for each premium charge you'd like refunded. • For TravelAssure Classic, deduct \$11.95 from your total balance due for each premium charge you'd like refunded. Make sure you complete the grid on the front of the form indicating the refunds you're requesting, and return it with your payment. Note: you'll automatically receive the remainder of your premium refund once your airline ticket has been credited on your American Express account. The remainder refunds will appear as credits on your monthly statement. (E) If you don't expect a credit for your airline ticket charge, follow the method outlined in section (A) above.

Premium Refunds for International Medical Protection

Deduct the total premium refund amount you're requesting from the total balance due and return this form with your payment. Please complete the grid on the front indicating the refunds you're requesting. If you expect a credit for your airline ticket charge, don't fill this form out. You'll automatically receive refunds once your ticket is credited on your American Express account. Refunds will appear as credits on your monthly statement.

If you have any questions about requesting your refund, please call the number on the back of your American Express Card.

For cancelled trips, refunds aren't given for trip cancellation portion of premium since that coverage already went into effect. You'll receive partial refunds of \$10 per TravelAssure and \$8 per TravelAssure Classic charge. You can still submit claims to recover nonrefundable trip costs.





Due in Full continued			** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	Amount \$
0/20/07	HOTEL EDEN ROMA				
	LODGING				
0/20/07	DUFY ITALIA DFS FIUMICINO				
	DUTY-FREE STORE				
0/20/07	FERRARI SHOP FIUMICINO				
	MEN'S/WOMEN'S CLOTHNG				
0/20/07	GUCCI FIUMICINO				
	MEN'S/WOMEN'S CLOTHNG				
0/21/07	PRICE CHOPPER #206 ROME	NY			
	SUPERMARKET				
0/22/07	FEDEX# 861913022529 MEMPHIS	TN			
	FedEx #1-800-622-1147				
	TO: - NY				
	FROM: HALBRITTER JANE 34108				
	001 2DAY BOX 10LB AWB361913022529				
	FedEx #1-800-622-1147				
0/23/07	MARSHALLS #251 00000ROME	NY			
	5083904745				
	GENERAL MDSE				
0/23/07	STAPLES ROME	NY			
	OFFICE SUPPLIES				
0/24/07	BED BATH & BEYOND 51NEW HARTFORD	NY			
	MISC HOME FURNISHINGS				
0/24/07	EXPRESS #663 0663 NEW HARTFORD	NY			
	315-732-0888				
0/24/07	MACY'S 208 UTICA NEW HARTFORD	NY			
	LANCOME				
0/24/07	TJ MAXX #865 0000008NEW HARTFORD	NY			
	5083904745				
	GENERAL MDSE				
0/24/07	VERIZON WRLSD0160-01NEW HARTFORD	NY			
	VERIZON WRLSD0160-01N				
	MISC & SPECIALTY RETAIL STORES				
0/24/07	TOM CAVALLO'S RESTAU40 GENESEE ST	NY			
	RESTAURANT				
	FOOD/BEVERAGE				
0/24/07	KIRKLAND'S #340 0000NEW HANFORD	NY			
	3157242066				
0/24/07	#228 UPTOWN FASTRA UTICA	NY			
	3156240480				
	Description Price				
	GENERAL MERCHANDISE				
0/24/07	#228 UPTOWN FASTRA UTICA	NY			
	3156240480				
	Description Price				
	GENERAL MERCHANDISE				
10/25/07	AEROPOSTALE #140 SYRACUSE	NY			
	3154664714				
10/25/07	MACY'S 148 CAROUSEL SYRACUSE	NY			
	OTHER COLOR & TREATMENT				
10/25/07	LENSCRAFTERS 007235SYRACUSE	NY			
	3154748490				
10/25/07	EXPRESS #389 0389 SYRACUSE	NY			
	315-466-1606				

REDACTED

re in Full continued

			Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	Amount \$
25/07	BORDERS BOOKS 000991SYRACUSE 3154666100	NY			
25/07	FOREVER 21 #92 0000 SYRACUSE 8009661355 Description APPAREL ACC	NY			
25/07	FEDEX# 861913024326 MEMPHIS FedEx #1-800-622-1147 TO: JANE HALBRITTER FL FROM: HALBRITTER, JANE 34108 004 EXP SVR PKG 70LB AWW861913024326 FedEx #1-800-622-1147	TN			
27/07	NYSTA - E-ZPASS -NY STATEN ISLAND 160194466 Description FOR BILLING QUESTIO ACCT: 5914134 B	NY			
27/07	ECKERD DRUG #5784 ROME 3153395290	NY			
27/07	ECKERD DRUG #5784 ROME 3153395290	NY			
27/07	PRICE CHOPPER #206 PROME GROCERY STORE	NY			
27/07	#276 BLACK RIVER B ROME 3153364014 Description Price GENERAL MERCHANDISE	NY			
30/07	ELM HEALTH 0339 NEW YORK 2123488500 Description PRESCRIPTIONS/	NY			
30/07	MARSHALLS #251 00000ROME 5083904745 GENERAL MDSE	NY			
30/07	JCPENNEY STORE 2008 ROME DEPARTMENT STORE Description JR BOTTOMS	NY			
30/07	RUE 21 464 343 ROME 3153363282 Description APPAREL/ACCESS	NY			
30/07	FEDEX# 861913024554 MEMPHIS FedEx #1-800-622-1147 TO: - FL FROM: HALBRITTER, JANE 34108 001 STANDARD PKG 18LB AWW861913024554 FedEx #1-800-622-1147	TN			
01/07	PEARLE VISION 063627UTICA 3157357596	NY			
01/07	BJ'S 064 UTICA UTICA BJS CLUB 1-800-257-2582	NY			
01/07	LIGHT RELIEF 3050718800-7439852 CATALOG MERCHANDISE	CA			
02/07	LOWES ROME HOME IMPROVEMENT	NY			
02/07	WAL-MART 2234 ROME GENERAL MERCHANDISE	NY			

REDACTED

*Dishwasher*



Due in Full continued		Foreign Spending	Amount \$
		** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	
11/04/07	PRICE CHOPPER #206 PROME GROCERY STORE	NY	
11/06/07	JETBLUE SALT LAKE UT AIRLINE CHARGE		
	From: SYRACUSE NY	To: J F KENNEDY A/P NY	Carrier: B6 Class: Q_
		WEST PALM BEACH FL	Date of Departure: 11/06
	Ticket Number: 99900567792630		
	Passenger Name: HALBRITTER/JANE		
	Document Type: PASSENGER TICKET		
11/06/07	FEDEX# 861913024532 MEMPHIS	TN	
	FedEx #1-800-622-1147		
	TO: - FL		
	FROM: HALBRITTER, JANE 34108		
	001 PRIORITY PKG 8LB AWB861913024532		
	FedEx #1-800-622-1147		
11/06/07	FEDEX# 861913024543 MEMPHIS	TN	
	FedEx #1-800-622-1147		
	TO: - FL		
	FROM: HALBRITTER, JANE 34108		
	003 PRIORITY PKG 95LB AWB861913024543		
	FedEx #1-800-622-1147		
11/08/07*	TRANSACTION PROCESSED BY AMERICAN EXPRESS		
	AIRFLIGHT INSURANCE PREMIUM 800-437-9209		
	TKT NO. 99900567792630		
11/08/07*	TRANSACTION PROCESSED BY AMERICAN EXPRESS		
	BAGGAGE INSURANCE PREMIUM		
	TKT NO. 99900567792630		

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### Total Due in Full Activity

### Important Notice

#### Information on Flexible Payment Features

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

For Sign & Travel®, the APR is 17.74%, the DPR is 0.0486%

Please refer to page 2 for further important information regarding your account



# OPEN Savings Summary

Prepared For  
JANE HALBRITTER  
STONEHEDGE HEALTH

Account Number  
XXXX-XXXXX7-31001

Page 7 of 8

Total Savings to Date For This Account	Savings Since Jan 2006	Savings This Period Through Sep 24
\$ <span style="border: 1px solid black; display: inline-block; width: 150px; height: 20px;"></span>	<span style="border: 1px solid black; display: inline-block; width: 150px; height: 20px;"></span>	<span style="border: 1px solid black; display: inline-block; width: 150px; height: 20px;"></span>

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2006
FEDEX - GROUND, EXPRESS AND INTERNATIONAL SHIPMENTS	Ongoing				
HERTZ - CAR RENTALS	Ongoing				
HYATT - HOTELS & RESORTS IN THE U.S.	Ongoing				
FEDEX - 10% BONUS SAVINGS ON GROUND UP TO \$30 IN SAVINGS PER CARD ACCOUNT	Expired				
AMERICAN EXPRESS GIFT CARDS - GIFTING SOLUTIONS	Ongoing				
AT&T - LOCAL AND LONG DISTANCE SMALL BUSINESS CALLING PLANS	Ongoing				
COURTYARD BY MARRIOTT - FOR PARTICIPATING HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing				
FAIRFIELD INN BY MARRIOTT - FOR PARTICIPATING HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing				
FEDEX KINKO'S OFFICE AND PRINT CENTERS - DOCUMENT SOLUTIONS AND BUSINESS SERVICES	Ongoing				
RUBY TUESDAY - CASUAL DINING	Ongoing				
SPRINGHILL SUITES BY MARRIOTT - FOR PARTICIP. HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing				
UNITEDHEALTH ALLIES - HEALTH DISCOUNT CARD MEMBERSHIP	Expired				
USA TODAY - ALL SUBSCRIPTIONS	Expired				
WYATE INNS - HOTELS IN THE U.S.	Ongoing				
1-800-FLOWERS.COM - FLOWERS AND GIFTS	Ongoing				

REDACTED

Totals

## Other Ways To Save!

### Save on Business Purchases with OPEN Savings Partners

As a #1 Club Gold member, get faster reservations and returns, discounted rates and special offers, earn free rental days, and more - all from Hertz. Enjoy fee waived membership for the first year, a \$50 value, for you and your employees that travel. Visit [hertz.com/open](http://hertz.com/open).

For more information about OPEN Savings partners and terms and conditions, visit [opensavings.com](http://opensavings.com).

(OWTS 11104)

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Sign up for 'So Connected' at Ruby Tuesday to receive email offers for birthdays and updates on new menu items and promotions.

### Save 25% on ExpensAble Expense Management Software

Reporting and tracking expenses does not have to be a hassle. ExpensAble replaces paper forms or spreadsheets with an intuitive, easy-to-use software solution. It comes loaded with powerful convenience features and can even pre-fill reports with American Express® Business Card data at the touch of your mouse! Save 25% when purchasing with your Business Card.

To purchase, or for more information, visit [opensavings.com/expensable](http://opensavings.com/expensable).

(CE 107803)

\*Valid on all purchases in the U.S. Payment must be made with an American Express Business Card.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



## Did You Know? You Can Use Your Business Card to -

**Protect Your Most Valuable Asset** - Your earning power provides the foundation that supports all of your other financial plans. Disability income insurance from Ameriprise Financial can replace that earning power when the unexpected happens. For groups of three or more, a special 10% savings may apply. Disability income insurance is made available through **Ameriprise Financial Services, Inc.** CA State Insurance License #1565-1 or its licensed insurance agency affiliates.

**Miele** - Providing commercial and residential appliances that are engineered to provide superior results coupled with ease of use and flexibility.

**Ameriprise Financial Services:**  
call 1-866-227-3697 to schedule an appointment with a financial advisor.

**Miele:**  
visit [www.miele.com](http://www.miele.com) for more information.

(CE 107896)

## Meet New Places to Use the Card

**Vonage** - Save up to 50% on your phone bill with the NEW Vonage V-Phone. It turns virtually any PC or laptop into a phone, so it's as mobile as you are.

**Yankee Candle Co., Inc.** - Is a leading designer, manufacturer, retailer and wholesaler of premium scented candles in the U.S. Since 1969, the company has marketed distinctive products as affordable luxuries and consumable gifts.

**Hill-ROM** - Offers a wide variety of products and services from patient care beds, stretchers, headwalls & furniture to therapeutic surfaces.

(CE 107895)

**Vonage:**  
[www.vonage.com/savings80](http://www.vonage.com/savings80) or 1-800-921-1735

**Yankee Candle:**  
[www.yankeecandle.com](http://www.yankeecandle.com)

**HILL-ROM:**  
[www.hill-rom.com](http://www.hill-rom.com)

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In your office, at the airport, even in your taxi--now you have access to worldwide flight schedules anytime, anywhere with eSkyGuide. Look up flights via PDA, laptop or cellphone. Convenient look ups, unbiased timetables, even connections: eSkyGuide is always available when you schedule--or reschedule--your travel. Plus, purchase with your American Express® Business Card and save 20%!

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(CE 107802)

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Enroll now online at <http://offers.hertz.com/enrollac> and you will automatically receive 10 rental credits and double credit on every rental day for the first 90 days after you enroll.

(CE 107799)

## Save 5% at Courtyard by Marriott®\*

Now pay with your American Express® Business Card at over 450 participating Courtyard locations and save 5% on your entire bill. For a complete list, visit [marriott.com/opensavings](http://marriott.com/opensavings). In addition to your room charge, you'll also save on all other charges on the bill, which may include telephone, Internet access, fitness center access, meetings, and even taxes and other miscellaneous fees. Savings at Courtyard are valid at participating locations in the U.S.

Payment must be made with an American Express Business Card. Maximum annual savings is \$1,500. Participation and offers are subject to change without notice. Terms and conditions apply. For more information, visit [open.americanexpress.com/savings](http://open.americanexpress.com/savings).

For reservations, visit [marriott.com/opensavings](http://marriott.com/opensavings) or call 1-866-914-OPEN (6736). Then use your Business Card to pay your bill and your savings will automatically be credited to your American Express statement.

(CE 107801)



## OPEN Savings<sup>SM</sup> Summary

Prepared For  
JANE HALBRITTER  
STONEHEDGE HEALTH

Account Number  
XXXX-XXXXX7-

		Total Savings to Date For This Account	Savings Since Jan 2
		\$ <input type="text"/>	<input type="text"/>
Program	End Date	Transactions This Period	Discount % or Credit
FEDEX - Ground, Express and International shipments	Ongoing		
HERTZ - Car rentals	Ongoing		
COURTYARD BY MARRIOTT - For participating hotels, visit <a href="http://marriott.com/opensavings">marriott.com/opensavings</a>	Ongoing		
DELTA - Flight purchases	Ongoing		
FAIRFIELD INN BY MARRIOTT - For participating hotels, visit <a href="http://marriott.com/opensavings">marriott.com/opensavings</a>	Ongoing		
FEDEX KINKO'S OFFICE AND PRINT CENTERS - Document solutions and business services	Ongoing		
GATEWAY - Desktop and notebook PCs, servers, storage solutions, and more	Ongoing		
HYATT - Hotels and resorts in the U.S.	Ongoing		
JETBLUE - Flight purchases	Ongoing		
RUBY TUESDAY - Casual dining	Ongoing		
SYMANTEC - Security and Back-up software including Norton(TM) products	Ongoing		
SPRINGHILL SUITES BY MARRIOTT - For participating hotels, visit <a href="http://marriott.com/opensavings">marriott.com/opensavings</a>	Ongoing		
WINGATE BY WYNDHAM - Hotels in the U.S.	Ongoing		
1-800-FLOWERS.COM - Flowers and gifts	Ongoing		

REDACTED

### Other Ways To Save!

#### Great New Places To Use Your Business Card



**Sincere Hardware Supply** caters to property managers, general contractors, architects and homeowners. Plumbing, flooring, granite, *Team Efforts* cabinetry, and more. Five locations in northern California.



**Rona Inc.** is home to Jamaica Blue Mountain coffee and freshly roasted estate coffee. They can personalize your corporate gift boxes!

Prepared For  
JANE HALBRITTER  
STONEHEDGE HEALTH

Account Number  
XXXX-XXXXX7-31001

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### Join Exclusive Resorts Now and Save Up To \$10,000



Join Exclusive Resorts using your Business Platinum Card® and can save up to \$10,000. Make your next vacation and every one that better as you enjoy access to hundreds of multi-million dollar private homes in dozens of beach, mountain, metropolitan and leisure destinations worldwide—all with the service and amenities luxury resorts.

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### Save 3% on Delta® Flights



You can automatically save 3% on every Delta ticket booked directly from Delta when you pay with your American Express® Business Card. Delta and the Delta Connection carriers serve over 311 destinations in 52 countries.

Payment must be made with an American Express Business Card. Participation and offers are subject to change without notice. Terms and conditions apply. Valid on flights purchased directly from Delta Air Lines by visiting [delta.com](http://delta.com), calling 1-800-221-1212 or your nearest Delta ticket counter. Savings do not apply to flights purchased through a third party. For more information, visit [opensavings.com](http://opensavings.com)

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### Save 3% at Hyatt Hotels & Resorts®



Discover the Hyatt experience and save 3% with the American Express® Business Card. No coupons, codes or special reservation procedures are required. In addition to your room charge, you can also save on all other charges on the bill, which may include telephone, room service, fitness access, taxes and other miscellaneous fees.

Payment must be made with an American Express Business Card. Maximum annual savings is \$500 per Card account. Participation and offers are subject to change without notice. Terms and conditions apply. For more information, visit [opensavings.com](http://opensavings.com)

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### Save 5% Off Your Meal at Ruby Tuesday®



Receive a 5% savings when you use your American Express® Business Card at any of Ruby Tuesday's U.S. restaurants. These savings are in addition to any specials offered directly from Ruby Tuesday and they will automatically be credited to your monthly American Express statement.

# OPEN Savings Summary

Prepared For  
JANE HALBRITTER  
STONEHEDGE HEALTH

Account Number  
XXXX-XXXXX7-31001

Total Savings to Date For This Account	Savings Since Jan 2007	Savings This Period Through May 23
\$ <input type="text"/>	<input type="text"/>	<input type="text"/>

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2007
EDEX - Ground, Express and International shipments	Ongoing				
HERTZ - Car rentals	Ongoing				
COURTYARD BY MARRIOTT - For participating hotels, visit <a href="http://marriott.com/opensavings">marriott.com/opensavings</a>	Ongoing				
DELTA - Flight purchases	Ongoing				
AIRFIELD INN BY MARRIOTT - For participating hotels, visit <a href="http://marriott.com/opensavings">marriott.com/opensavings</a>	Ongoing				
EDEX KINKO'S OFFICE AND PRINT CENTERS - Document solutions and business services	Ongoing				
DATEWAY - Desktop and notebook PCs, servers, storage solutions, and more	Ongoing				
WYATT - Hotels and resorts in the U.S.	Ongoing				
WESTBLUE - Flight purchases	Ongoing				
RUBY TUESDAY - Casual dining	Ongoing				
SYMANTEC - Security and Back-up software including Norton(TM) products	Ongoing				
SPRINGHILL SUITES BY MARRIOTT - For participating hotels, visit <a href="http://marriott.com/opensavings">marriott.com/opensavings</a>	Ongoing				
WINGATE INNS - Hotels in the U.S.	Ongoing				
1-FLOWERS.COM - Flowers and gifts	Ongoing				

REDACTED

Totals

## Other Ways To Save!

### Great New Places To Use Your Business Card

(CE 108807)



Chopp & Company is a quality supplier of lumber, millwork, building components, and roofing. They find a way to serve you. Serving Maryland and beyond.

Chopp & Company:  
301-843-2467



Marble of the World offers direct-from-importer savings on some of the world's most exotic natural stone for kitchens, baths and flooring. Serving Fort Lauderdale and Stuart, FL.

Marble of the World:  
[marbleoftheworld.com](http://marbleoftheworld.com) or  
1-800-537-6995



Barn Furniture satisfies its worldwide clientele, offering all styles including traditional, contemporary, and mission furniture for commercial and office needs.

Barn Furniture:  
[barnfurniture.com](http://barnfurniture.com) or  
1-888-302-BARN

### Did You Know? You Can Use Your Business Card at -

(CE 108801)



Select-A-Ticket is the corporate leader in providing premier access to unique lifetime experiences, including concerts, theater and sporting events, exceeding your corporate entertaining objectives.

Select-A-Ticket:  
[selectaticket.com](http://selectaticket.com) or  
1-800-Select-Us



GoToMyPC is an easy and secure solution that enables your employees to quickly access everything on your office PCs from any other computer with an Internet connection. It's like taking your office with you wherever you go.

GoToMyPC:  
[www.gotomypc.com/amex](http://www.gotomypc.com/amex)



TECHONWEB.COM is an Internet technology superstore offering more than 200,000 products (notebooks, desktops, monitors, printers, digital cameras, accessories, supplies, networking equipment, and other IT hardware and software). Secure and encrypted web site for your protection.

TECHONWEB:  
[techonweb.com](http://techonweb.com) or  
1-800-456-5000

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

## Join Exclusive Resorts Now and Save Up to \$10,000

(CE 108835)



Join Exclusive Resorts using your Business Platinum Card® and you can save up to \$10,000. Make your next vacation, and every one after that, better as you enjoy access to hundreds of multi-million dollar private homes in dozens of beach, mountain, metropolitan and leisure destinations worldwide, all with the service and amenities of luxury resorts.

To find out more about Exclusive Resorts and receive a free Effortless Vacation DVD, call 1-866-450-1658 or visit [exclusiveresorts.com/platinum2](http://exclusiveresorts.com/platinum2). Terms and conditions apply.

## Save 3% at Hyatt Hotels & Resorts®\*



Discover the Hyatt experience and save 3% with the American Express® Business Card. No coupons, codes or special reservation procedures are required. In addition to your room charge, you'll also save on all other charges on the bill, which may include telephone, room service, fitness access, taxes and other miscellaneous fees.

For reservations, visit [opensavings.com/hyatt](http://opensavings.com/hyatt) or call 1-800-233-1234. Then use your Business Card to pay your bill and your savings will automatically be credited to your American Express statement.

(CE 108809)

\*Payment must be made with an American Express Business Card. Participation and offers are subject to change without notice. Terms and conditions apply. For more information, visit [opensavings.com](http://opensavings.com)

## Travel Medical Protection - Travel with Peace of Mind



Travel Medical Protection, offered exclusively to American Express® Business Cardmembers, provides insurance coverage for up to \$100,000 for eligible expenses related to evacuations and medical and dental emergencies, while on a Covered Trip traveling anywhere in the world, when more than 150 mile radius from Your Permanent Residence for up to 45\* days whether driving, flying on a Scheduled Airline or taking the railroad.

Travel Medical Protection is underwritten by AMEX Assurance Company, Administrative office, De Pere, Wisconsin. Coverage is subject to the terms, conditions, and exclusions of Master Policies (varies per state) AX0950, AX0916, AX0124 or Policy Form Number TMP-IND and is subject to change with notice. \*In most states.

There are some things you can't pack in a suitcase, like adequate insurance. So, travel with peace of mind! To learn more about the coverage or how You can enroll yourself and your loved ones, call 1-800-618-8302 and mention RSVP code ZTL.  
(CE 108814)





# OPEN Savings<sup>SM</sup> Summary

Prepared For

JANE HALBRITTER  
STONEHEDGE HEALTH

Account Number

XXXX-XXXXX7-31001

Page 3 of 6

Total Savings to Date For This Account	Savings Since Jan 2006	Savings This Period Through Apr 22
\$ <input type="text"/>	<input type="text"/>	<input type="text"/>

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2006
HYATT - HOTELS & RESORTS IN THE U.S. AND PUERTO RICO	Ongoing				
HERTZ - CAR RENTALS	Ongoing				
FEDEX - 10% BONUS SAVINGS ON GROUND UP TO \$30 N SAVINGS PER CARD ACCOUNT	Expired				
FEDEX - GROUND, EXPRESS AND INTERNATIONAL SHIPMENTS	Ongoing				
AMERICAN EXPRESS GIFT CARDS - GIFTING SOLUTIONS	Ongoing				
AT&T - LOCAL AND LONG DISTANCE SMALL BUSINESS CALLING PLANS	Ongoing				
COURTYARD BY MARRIOTT - FOR PARTICIPATING HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing				
tax bonus offer - \$25 statement credit on federal tax payments	May 01, 2006				
FAIRFIELD INN BY MARRIOTT - FOR PARTICIPATING HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing				
FEDEX KINKO'S OFFICE AND PRINT CENTERS - DOCUMENT SOLUTIONS AND BUSINESS SERVICES	Ongoing				
RUBY TUESDAY - CASUAL DINING	Ongoing				
SPRINGHILL SUITES BY MARRIOTT - FOR PARTICIP. HOTELS, VISIT MARRIOTT.COM/OPENSAVINGS	Ongoing				
EDHEALTH ALLIES - HEALTH DISCOUNT CARD MEMBERSHIP	Ongoing				
USA TODAY - ALL SUBSCRIPTIONS	Ongoing				
WINGATE INNS - HOTELS IN THE U.S.	Ongoing				
1-800-FLOWERS.COM - FLOWERS AND GIFTS	Ongoing				

REDACTED

## Totals

Full terms and conditions for the offers above are available on your Summary of Accounts online. Log on to [www.opensavings.com](http://www.opensavings.com). Your OPEN Savings totals are updated daily.

## Other Ways To Save!

To see a complete list of partners and ways to save, visit [open.americanexpress.com/savings](http://open.americanexpress.com/savings) or call 1-800 NOW OPEN (669-6736)

## Important Information About Your Account

Please be advised that as of May 1, 2006, Administaff will no longer participate in the OPEN Savings<sup>SM</sup> program.

For further information, call 1-800-492-3344 or the number on the back of your Card.

(CE 107027)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

## Save 5% at SpringHill Suites by Marriott®\*



Now pay with your American Express® Business Card at over 130 participating SpringHill Suites locations, and save 5% on your entire bill. For a complete list, visit [opensavings.com/marriott](http://opensavings.com/marriott). In addition to your room charge, you'll also save on all other charges on the bill, which may include telephone, fax and copy service, meetings, and even taxes and other miscellaneous fees. Savings at SpringHill Suites are valid at participating locations in the U.S.

\*Payment must be made with an American Express Business Card. Maximum annual savings is \$1,500. Participation and offers are subject to change without notice. Terms and conditions apply. For more information, visit [open.americanexpress.com/savings](http://open.americanexpress.com/savings).

For reservations, visit [opensavings.com/marriott](http://opensavings.com/marriott) or call 1-866-914-OPEN (6736). Then use your Business Card to pay your bill, and savings will automatically be credited to your American Express statement.

(CE 107030)

## Did You Know? You Can Use Your Business Card at -



**Prairie Group** - One of the largest family-owned, managed producers of ready-mixed concrete and building materials. Our website provides you with specific information for contractors, architects/engineers, and do-it-yourself enthusiasts. [www.prairiegroup.com](http://www.prairiegroup.com).

**Swift Electrical** - The Design and Lighting Studio is one of the best sources for all lighting and electrical needs. Knowledgeable professionals help determine the proper lighting system and controls for your office. [www.swiftelectrical.com](http://www.swiftelectrical.com).

**Allied Building Products Corp.** - Wholesale distributor of building products specializing in siding, windows and roofing materials. Call 1-800-4-ALLIED or [www.alliedbuilding.com](http://www.alliedbuilding.com).

These merchants gladly accept the American Express® Business Card.

(CE 107009)

## Did You Know? You Can Use Your Business Card at -



**GoDaddy.com** - Get your piece of the Internet from the #1 domain registrar worldwide! Save on domains, website hosting, secure certificates, and more! [www.godaddy.com/amex](http://www.godaddy.com/amex). 1-866-GoDaddy.

**Ameriprise Financial** - Your earning power provides the foundation for your financial security. Disability income insurance replaces that earning power when the unexpected happens. For groups of three or more, a special 10% discount may be available. Call 1-866-227-3697 to schedule an appointment with an Ameriprise financial advisor. Disability income insurance is made available through Ameriprise Financial Services, Inc. (CA Insurance License #0684538) or its licensed insurance agency affiliates.

You can now use your American Express® Business Card at these establishments.

(CE 107003)

## Save 5% Off Your Meal at Ruby Tuesday



Receive a 5% savings when you use your American Express® Business Card at any of Ruby Tuesday's 800 U.S. restaurants. Simply use your American Express Business Card, and the 5% savings will automatically be credited to your American Express® Card account. These savings are in addition to any specials offered directly from Ruby Tuesday. And the savings are ongoing with no enrollment required. Use your Card and save! To find the nearest Ruby Tuesday location, visit [opensavings.com/rubytuesday](http://opensavings.com/rubytuesday).

Payment must be made with an American Express Business Card. Savings will be reflected on Cardmember statement. Discount applies only at U.S. domestic locations, excluding Hawaii. Discount applies to entire bill, including taxes and gratuities.

Simply use your American Express Business Card at Ruby Tuesday, and receive a 5% discount, automatically reflected in your monthly statement.

(CE 107028)

## Protect Your Assets by Incorporating and Save 20%\*



Incorporating your business or forming a limited liability company (LLC) protects your personal assets from the debts and liabilities of your business. BizFilings package prices start as low as \$99+state fees. Plus, save an extra 20% when you pay with your American Express® Business Card. Savings will appear on your monthly statement.

To order, visit [opensavings.com/bizfilings](http://opensavings.com/bizfilings) or call 1-800-981-7183.

(CE 107029)

\*The OPEN Savings discount applies to all orders placed with BizFilings, except annual report and/or franchise tax filing services. Payment must be made with an American Express Business Card.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.